

In re:
Anthony S. Nembhard, Jr.
Lauren C. Nembhard
Debtors

Case No. 20-10906-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Mar 17, 2021

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2021:

Recip ID	Recipient Name and Address
db	+ Anthony S. Nembhard, Jr., 1655 Canary Road, Quakertown, PA 18951-2053
jdb	#+ Lauren C. Nembhard, 1655 Canary Road, Quakertown, PA 18951-2053
cr	+ FREEDOM MORTGAGE CORPORATION, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mt. Laurel, NJ 08054, UNITED STATES 08054-1218
14587315	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14474321	+ Angela and Robert Jackson, 1645 Canary Road, Quakertown, PA 18951-2053
14474339	Apothaker Scian, PC, 206 Butler Ave, Apt A, Chalfont, PA 18914-3108
14474341	+ CORONADO STUDENT LOAN TRUST, 500 Delaware Avenue, 11th Floor, Wilmington, DE 19801-1490
14474344	+ DAVID J. APOTHAKE, ESQ., 520 FELLOWSHIP ROAD, C306, Mount Laurel, NJ 08054-3410
14467412	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14526702	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14467414	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14490094	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
14558091	+ FREEDOM MORTGAGE CORPORATION, C/O Rebecca Ann Solarz, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14558025	+ FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14467413	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14468543	+ Ford Motor Credit Company, LLC, 1060 Andrew Drive Suite 170, 1060 Andrew Drive, 170, West Chester, PA 19380-5601
14583892	+ Freedom Mortgage Corporation, c/o ANDREW L. SPIVACK, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14583821	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14467415	+ Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14583822	+ Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14479547	Freedom Mortgage Corporation, C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14474355	+ Magisterial District Court MDJ-07-2-08, 962 Town Center, Doylestown, PA 18901-5182
14474356	+ Milford Township, 2100 Krammes Road, Quakertown, PA 18951-3871
14474357	+ Nicholas and Crystal Griffo, 27 Harvest Lane, Perkasio, PA 18944-2961
14474358	+ Oral and Maxillofacial Surgeons PC, 249 S. West End Blvd, Quakertown, PA 18951-1100
14495469	+ PCA Acquisition V, LLC, PCA Acquisition V, LLC c/o Phillips & #03, 1002 Justison Street, Wilmington, DE 19801-5148
14474359	PCA Acquisitions V LLC, 1002 Justison Atreet, Wilmington, DE 19801
14474565	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14467428	+ PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467437	PPL Electric Utilities, 827 Hausman Road, Allentown, PA 18104-9392
14474360	+ Penn Foundation, Inc., 807 Lawn Ave, PO Box 807, Sellersville, PA 18960-1594
14493512	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14467439	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 33

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Mar 17, 2021

Form ID: pdf900

Total Noticed: 51

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 18 2021 03:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2021 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 18 2021 03:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14474343	Email/Text: customercareus@creditcorpsolutionsinc.com	Mar 18 2021 03:37:00	Credit Corp Solutions, Inc., 121 W. Election Road, Ste 200, Draper, UT 84020
14467410	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Mar 18 2021 03:05:14	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14474340	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 18 2021 02:41:53	CitiBank Bankruptcy Dept, PO Box 6500, Sioux Falls, SD 57117-6500
14467411	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 18 2021 03:37:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125
14496587	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2021 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14474345	+ Email/Text: collections@drexel.edu	Mar 18 2021 03:37:00	Drexel University, 3141 Chestnut St, Philadelphia, PA 19104-2875
14482870	Email/PDF: pa_dc_claims@navient.com	Mar 18 2021 02:41:38	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14467416	+ Email/PDF: pa_dc_claims@navient.com	Mar 18 2021 02:41:38	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
14467417	+ Email/PDF: pa_dc_claims@navient.com	Mar 18 2021 03:05:23	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14474361	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2021 02:53:16	Portfolio Recovery Associates, 120 Corporate Blvd., STE 1, Norfolk, VA 23502
14486137	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 18 2021 02:41:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14490612	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 18 2021 03:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14471921	Email/Text: bnc-quantum@quantum3group.com	Mar 18 2021 03:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14474362	Email/PDF: gecsed@recoverycorp.com	Mar 18 2021 02:41:26	Synchrony Bank, PO Box 920012, Orlando, FL 32896-0012
14467438	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 18 2021 03:37:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14474342		Credit Control, LLC, PO BOX 188, Hazel
cr	*+	Angela and Robert Jackson, 1645 Canary Road, Quakertown, PA 18951-2053

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Mar 17, 2021

Form ID: pdf900

Total Noticed: 51

cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
14587316	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14479902	*	Freedom Mortgage Corporation, C/o Jerome Blank, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14587454	*+	Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14467418	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467419	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467420	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467421	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467422	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467423	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467424	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467425	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467426	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467427	*+	Naviet, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
14467429	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467430	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467431	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467432	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467433	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467434	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467435	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
14467436	*+	PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbecf@brockandscott.com
JEROME B. BLANK	on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com wbecf@brockandscott.com
MARK M. MEDVESKY	on behalf of Joint Debtor Lauren C. Nembhard mark@medveskylaw.com dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com
MARK M. MEDVESKY	on behalf of Debtor Anthony S. Nembhard Jr. mark@medveskylaw.com,

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Mar 17, 2021

Form ID: pdf900

Total Noticed: 51

dmedvesky@whhslaw.com;medveskyecf@gmail.com;r44863@notify.bestcase.com

MICHAEL A. CATALDO2

on behalf of Creditor Angela and Robert Jackson ecf@ccpclaw.com igotnotices@ccpclaw.com

REBECCA ANN SOLARZ

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Freedom Mortgage Corporation paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Anthony S. Nembhard, Jr.
Lauren C. Nembhard

Debtors

Chapter 13

Bankruptcy No. 20-10906-AMC

ORDER DISMISSING CHAPTER 13 CASE

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtors' plan shall be refunded to the Debtors unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

Date: March 17, 2021



ASHELY M. CHAN
U.S. BANKRUPTCY JUDGE